

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Efrain Bruno
Josephine Josie Bruno
Debtors

Case No. 20-00087-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 10, 2025

User: AutoDocke
Form ID: fnldec

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	Efrain Bruno, Josephine Josie Bruno, PO Box 1013, Pocono Summit, PA 18346-1013

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politics2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Philip W. Stock	on behalf of Creditor Stillwater Lakes Civic Association Inc. pwstock@ptd.net
Robert J Kidwell, III	on behalf of Debtor 1 Efrain Bruno rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 2 Josephine Josie Bruno rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Efrain Bruno
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Josephine Josie Bruno
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Efrain Bruno,

Chapter 13

Debtor 1

Case No. 5:20-bk-00087-MJC

Josephine Josie Bruno,
aka Josie Bruno, aka Josephine Gomez, aka Josephine
Bruno, aka Josephine J. Bruno, aka Josephine Gomez
Bruno,

Debtor 2

Social Security No.:

xxx-xx-3675

xxx-xx-0776

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: July 10, 2025

fnldec (01/22)